

Michigan Department of Consumer & Industry Services
 Corporation Securities and Land Development Bureau
 DISCIPLINARY ACTION REPORT - 2nd Quarter 1998
 For More Information Call: (517) 334-6209

Location of Registrant	Date	Docket #	Respondent(s)	Violation(s)	Penalties	For Further Information Contact:
Warren, Michigan	2/26/98	SN 4028	Gary W. Berus 4455 Sudbury Warren, MI 48092	Respondent subject of an Order of Permanent Injunction Section 204(a)(1)(D) Respondent subject of an Order of the Securities and Exchange Commission Section 204(a)(1)(F)	Revoked and Denied with respect to rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Respondent's agent registration is revoked. Respondent is Censured from further activity affecting the public interest Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Los Angeles, California	3/3/98	SS 7558	R & R Insurance Investment Management, Inc. 700 South Flower Street, Suite 1100 Los Angeles, CA 90017 and	Unregistered, nonexempt Securities Section 301 Respondent Lexi Pagnotta transacted business in the State of Michigan as an agent Section 201(a) Respondent employing an unregistered agent Section 201(b) Omitting to state material facts pertaining to R & R Insurance Investment Management, Inc. Section 101(2)	Revoked and Denied with respect to the right of R & R Insurance Investment Management, Inc. and Lexi Pagnotta to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Los Angeles, California			Lexi Pagnotta 700 South Flower Street, Suite 1100 Los Angeles, CA 90017			
Orange, California	3/10/98	BD 7556	Worldwide Marketing Network, Inc. 2922 E. Chapman Avenue, Suite 201 Orange, CA 92869 and	Unregistered, nonexempt Securities Section 301 Omitting to state material facts Section 101(2) WorldWide Marketing Network, Inc. transacted business in the State of Michigan without being registered as a broker-dealer	Revoked and Denied with respect to the right of all respondents to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Carson City, Nevada			Family Media Network LLC a/k/a/ Family Media of Greenly/ Northern Colorado-LLC			

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Orange, California			2533 N. Carson Street, Suite 2598 Carson City, NV 89706 and Brian Ross c/o WorldWide Marketing Network, Inc. 2922 E. Chapman, Avenue, Suite 201 Orange, CA 92869	Section 201(a) WorldWide Marketing Network, Inc. employed an unregistered agent, Brian Ross in the State of Michigan Section 201(b) Brian Ross transacted business as an agent without being registered in the State of Michigan Section 201(a)		
New York, New York	3/18/98	BD 6622	Westfield Financial Corporation 375 Park Avenue New York, NY 10152	Failing to Submit Annual Reports Section 201(e) Failing to Submit Annual Fees Section 202(b) Violation of Section 204(a)(1)(B) of the Act by violating the Act, Rules, or an Order issued under the Act	Revoked and Denied with respect to rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Respondent's broker-dealer registration is revoked. Respondent is Censured from further activity affecting the public interest. Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Pembroke Pines, FL	3/23/98	BD 5592	Phoenix Continental Corporation 7501 Pembroke Road, Hangar 2 North Perry Airport Pembroke Pines, FL 33023	Unregistered, nonexempt Securities Section 301 Omission of Material Facts Section 101(2)	Revoked and Denied with respect to rights to sell exempt securities or engage in exempt transactions Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Huntington, New York	4/6/98	DM 7591	Cambridge Credit Corporation 215 East Main Street Huntington, NY	Unlicensed debt management Section 4(1)	Administrative costs of \$3,000 Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

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Mio, Michigan	4/9/98	BD 4053	Brian Galbraith Secretary and Director Beanie Land, Beanie Cards, Inc. 705 W. 11th Street Mio, MI 48647 and	Unregistered, nonexempt securities Section 301 Omission to state material facts Section 101(2)	Revoked and Denied with respect to Respondents' rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Mio, Michigan			Charles Galbraith Director Beanie Land, Beanie Cards, Inc. 1257 Caldwell Road Mio, MI 48647		Cease and Desist	
Evanston, Wyoming	4/15/98	95-09-04 (Idaho)	Financial Freedom Foundation, Inc. 724 Front Street, Suite 340 Evanston, Wyoming 82930	Provided debt managment without a license Section 3 Failure to provide financial statements Section 5(6) Disciplinary action in another state Section 6(2)(a)(iii)	License Application Denied	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
New York, New York	4/20/98	BD 7598	Meyers Pollock Robbins, Inc. One World Trade Center, Suite 9154 New York, NY 10006	Disciplinary action in another state Section 204(a)(1)(F) Violating or failing to comply with the Act, Rules, or an Order issued pursuant to the Act Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Registration is Revoked and Respondent is Censured Cease and Desist	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Bay City, Michigan	4/20/98	BD 7565	Joseph D. Pichla, Jr. 4825 Three Mile Road Bay City, MI 48706	Effecting transactions in securities that were not recorded on the books and records of the employer-broker Section 204(a)(1)(Y) Failing to provide a statement in writing to the Administrator Section 204(a)(2) Violating or failing to comply with any provision of the Act or a Rule or Order issued under the Act Section 204(a)(1)(B)	Revoked and Denied with respect to Repondent's rights to sell exempt securities or engage in exempt securities in the future without compliance with the registration provisionsof the Act Registration is Revoked and Respondent is Censured Cease and Desist	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

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Dallas, Texas	4/20/98	BD 7592	Nova Financial, Inc. 15303 Dallas Parkway, Suite 230 Dallas, TX 75248	Failing to pay the annual fee Rule 602.4(1) and Section 202(b) Failing to file an annual report Rule 601.4 and Section 201(e) Violating or failing to comply with the Act Rules, or an Order Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Registration is Revoked and Respondent is Censured Cease and Desist	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Glendale, California	4/20/98	BD 7593	WS Clearing, Inc. 500 North Brand Boulevard, #1225 Glendale, CA 91203	Failing to pay the annual fee Rule 602.4(1) and Section 202(b) Failing to file an annual report Rule 601.4 and Section 201(e) Violating or failing to comply with the Act Rules, or an Order Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Registration is Revoked and Respondent is Censured Cease and Desist	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
New York, New York	4/23/98	BD 7595	Bishop Allen, Inc. 50 Broad Street New York, NY 10004	Failing to pay the annual fee Rule 602.4(1) and Section 202(b) Failing to file an annual report Rule 601.4 and Section 201(e) Violating or failing to comply with the Act Rules, or an Order Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Registration is Revoked and Respondent is Censured Cease and Desist	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Garden City, New York	4/24/98	BD 7594	Matrix Securitit Corporation 100 Quentin Roosevelt Blvd. Garden City, NY 11530	Failing to pay the annual fee Rule 602.4(1) and Section 202(b) Failing to file an annual report Rule 601.4 and Section 201(e) Violating or failing to comply with the Act Rules, or an Order Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

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					Registration is Revoked and Respondent is Censured	
					Cease and Desist	
New York, New York	4/24/98	BD 7596	L B Saks, Inc. 61 Broadway, 16th Floor New York, NY 10006	Failing to pay the annual fee Rule 602.4(1) and Section 202(b) Failing to file an annual report Rule 601.4 and Section 201(e) Violating or failing to comply with the Act Rules, or an Order Section 204(a)(1)(B)	Revoked and Denied with respect to Respondent's rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act Registration is Revoked and Respondent is Censured	Consumer & Industry Services Corporation Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
					Cease and Desist	
Perry, Michigan	4/24/98	SS 4053	Beanie Land, Beanie Cards, Inc. c/o Cathlene Davis, Court Appointed Receiver 9520 Fenner Road Perry, MI 48872 and	Unregistered, nonexempt securities Section 301 Omission to state material facts Section 101(2)	Revoked and Denied with respect to Respondents' rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act	Consumer & Industry Services Corporation, Securities and Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Brandt, Michigan			Susan M. Rich President and Director Beanie Land, Beanie Cards, Inc. 11697 S. Fenmore Road Brandt, MI 48614		Cease and Desist	